

B1 (Official Form 1)(1/08)

# United States Bankruptcy Court Eastern District of Michigan

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Heath, Thomas Scott</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Heath, Lesley Arvilla</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-7648</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-7379</b>
Street Address of Debtor (No. and Street, City, and State): <b>3825 Sheryl Dr. Milan, MI</b> <div style="text-align: right;">ZIP Code <b>48160</b></div>	Street Address of Joint Debtor (No. and Street, City, and State): <b>3825 Sheryl Dr. Milan, MI</b> <div style="text-align: right;">ZIP Code <b>48160</b></div>
County of Residence or of the Principal Place of Business: <b>Washtenaw</b>	County of Residence or of the Principal Place of Business: <b>Washtenaw</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):	

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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<b>Statistical/Administrative Information</b> *** <b>Gregory L. Dodd P43404; Robert Keyes P68856</b> *** <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.  <table style="width:100%;"> <tr> <td colspan="10">Estimated Number of Creditors</td> </tr> <tr> <td><input type="checkbox"/> 1-49</td> <td><input checked="" type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table> <table style="width:100%;"> <tr> <td colspan="10">Estimated Assets</td> </tr> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table> <table style="width:100%;"> <tr> <td colspan="10">Estimated Liabilities</td> </tr> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	Estimated Number of Creditors										<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000	Estimated Assets										<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	Estimated Liabilities										<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	THIS SPACE IS FOR COURT USE ONLY
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**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Heath, Thomas Scott****Heath, Lesley Arvilla****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

**- None -**

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Gregory L. Dodd****July 1, 2009**

Signature of Attorney for Debtor(s)

(Date)

**Gregory L. Dodd P43404; Robert Keyes P68856****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Heath, Thomas Scott****Heath, Lesley Arvilla****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Thomas Scott Heath**Signature of Debtor **Thomas Scott Heath****X /s/ Lesley Arvilla Heath**Signature of Joint Debtor **Lesley Arvilla Heath**

Telephone Number (If not represented by attorney)

**July 1, 2009**

Date

**Signature of Attorney\*****X /s/ Gregory L. Dodd**

Signature of Attorney for Debtor(s)

**Gregory L. Dodd P43404; Robert Keyes P68856**

Printed Name of Attorney for Debtor(s)

**Dodd Keyes**

Firm Name

**300 North Huron  
Ypsilanti, MI 48197**

Address

Email: **gldpc@provide.net****734-487-2611 Fax: 734-487-5094**

Telephone Number

**July 1, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

**United States Bankruptcy Court**  
**Eastern District of Michigan**

In re **Thomas Scott Heath,  
 Lesley Arvilla Heath**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>135,800.00</b>		
B - Personal Property	<b>Yes</b>	<b>3</b>	<b>26,688.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>215,567.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>15</b>		<b>60,632.00</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>4,473.66</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>4,320.86</b>
Total Number of Sheets of ALL Schedules		<b>27</b>			
Total Assets			<b>162,488.00</b>		
Total Liabilities				<b>276,199.00</b>	

**United States Bankruptcy Court**  
**Eastern District of Michigan**

In re **Thomas Scott Heath,  
 Lesley Arvilla Heath**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>4,473.66</b>
Average Expenses (from Schedule J, Line 18)	<b>4,320.86</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>5,080.37</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>64,767.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>60,632.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>125,399.00</b>

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single family home Location: 3825 Sheryl Dr., Milan MI		J	135,800.00	199,296.00

Sub-Total > **135,800.00** (Total of this page)

Total > **135,800.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on hand</b>	<b>J</b>	<b>5.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>CDCU, Chase, Wings Loan</b>	<b>J</b>	<b>170.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Appliances, lawn mower, bedroom, furniture, 2 19" TV's, kitchen table, chairs, living room furniture, 35" TV, VCR,</b>	<b>J</b>	<b>3,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>CD's</b>	<b>W</b>	<b>40.00</b>
6. Wearing apparel.	<b>X</b>			
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.		<b>22 Marlin long rifle, Winchester 20 guage, REMington 700, 410 Remington</b>	<b>J</b>	<b>800.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>State Farm ??????</b>	<b>H</b>	<b>66.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			

Sub-Total > **4,081.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>403(b) retirement plan, St. Joseph Hospital</b>	<b>J</b>	<b>5,000.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>NWA Shares</b>	<b>W</b>	<b>7.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			

Sub-Total > **5,007.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

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In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2009 Ford Focus 13,000 miles excellent</b>	<b>J</b>	<b>15,000.00</b>
		<b>2002 Ford Taurus 120,000 miles fair</b>	<b>J</b>	<b>2,100.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		<b>Mini Mac</b>	<b>J</b>	<b>500.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total >	<b>17,600.00</b>
(Total of this page)	
Total >	<b>26,688.00</b>

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

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In re **Thomas Scott Heath**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds  
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Cash on Hand</b>			
Cash on hand	11 U.S.C. § 522(d)(5)	5.00	5.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
CDCU, Chase, Wings Loan	11 U.S.C. § 522(d)(5)	170.00	170.00
<b>Household Goods and Furnishings</b>			
Appliances, lawn mower, bedroom, furniture, 2 19" TV's, kitchen table, chairs, living room furniture, 35" TV, VCR,	11 U.S.C. § 522(d)(3)	3,000.00	3,000.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
CD's	11 U.S.C. § 522(d)(5)	40.00	40.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
22 Marlin long rifle, Winchester 20 guage, REMington 700, 410 Remington	11 U.S.C. § 522(d)(5)	800.00	800.00
<b>Interests in Insurance Policies</b>			
State Farm ??????	11 U.S.C. § 522(d)(5)	66.00	66.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
403(b) retirement plan, St. Joseph Hospital	11 U.S.C. § 522(d)(5)	5,000.00	5,000.00
<b>Stock and Interests in Businesses</b>			
NWA Shares	11 U.S.C. § 522(d)(5)	7.00	7.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2002 Ford Taurus 120,000 miles fair	11 U.S.C. § 522(d)(2)	1,800.00	2,100.00
	11 U.S.C. § 522(d)(2)	0.00	
	11 U.S.C. § 522(d)(5)	300.00	
<b>Office Equipment, Furnishings and Supplies</b>			
Mini Mac	11 U.S.C. § 522(d)(5)	500.00	500.00

Total: **11,688.00** **11,688.00**0 continuation sheets attached to Schedule of Property Claimed as Exempt

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In re **Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☒ 11 U.S.C. §522(b)(2)☐ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds  
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
-------------------------	---	----------------------------------	---

**NONE.**

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxx3912			Opened 9/06/05 Last Active 5/24/09					
Chase Po Box 901039 Fort Worth, TX 76101	J		Single family home Location: 3825 Sheryl Dr., Milan MI				65,977.00	63,496.00
			Value \$ 135,800.00					
Account No. xxxxxx9352			Opened 4/08/02 Last Active 4/15/09					
Chase Manhattan Mtge 3415 Vision Dr Columbus, OH 43219	J		Single family home Location: 3825 Sheryl Dr., Milan MI				133,319.00	0.00
			Value \$ 135,800.00					
Account No. xxxx2835			Opened 10/29/08 Last Active 3/03/09					
Ford Cred Po Box Box 542000 Omaha, NE 68154	W		2009 Ford Focus 13,000 miles excellent				16,271.00	1,271.00
			Value \$ 15,000.00					
Account No.								
			Value \$					
Subtotal (Total of this page)							215,567.00	64,767.00
Total (Report on Summary of Schedules)							215,567.00	64,767.00

0 continuation sheets attached

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxxxxxx3509  Am Gen Fin 2736 Jackson Rd. Ann Arbor, MI 48103-2090	J		Opened 4/01/03 Last Active 10/01/04			0.00
Account No. xxxxxxxxxxxx0647  Am Gen Fin 2736 Jackson Rd. Ann Arbor, MI 48103-2090	H		Opened 1/01/00 Last Active 5/01/00 InstallmentSalesContract			0.00
Account No. xxxxxxxxxxxx7394  Amer Gen Fin Arbor West Ctr. 2734 Jackson Rd. Ann Arbor, MI 48103	J		Opened 10/01/05 Last Active 2/01/06 HouseholdGoodsAndOtherCollateralAuto			0.00
Account No. xxxxxxxxxxxx0647  Amer Gen Fin Arbor West Ctr. 2734 Jackson Rd. Ann Arbor, MI 48103	J		Opened 9/01/99 Last Active 12/01/99 HouseholdGoodsAndOtherCollateralAuto			Unknown
Subtotal (Total of this page)						0.00

14 continuation sheets attached

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxxx8936  American General Finan 2734 Jackson Ave Ann Arbor, MI 48103	J	Opened 10/31/02 HouseholdGoodsAndOtherCollateralAuto				0.00
Account No. xxxxxxxxxxxxx1039  American General Finan 2734 Jackson Ave Ann Arbor, MI 48103	J	Opened 12/05/00 HouseholdGoodsAndOtherCollateralAuto				0.00
Account No. xxxxxxxxxxxxx0647  American General Finan 2734 Jackson Ave Ann Arbor, MI 48103	J	Opened 9/16/98 HouseholdGoodsAndOtherCollateralAuto				Unknown
Account No. xxxxxxxxxxxxx4623  Amex P.O. Box 981537 El Paso, TX 79998	H	Opened 1/01/00 CreditCard				9,428.00
Account No. xxxx9834  Bac Home Lns Lp/Ctrywd 450 American St Simi Valley, CA 93065	J	Opened 10/20/04 HomeEquityLineOfCredit				0.00
Sheet no. <u>1</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>9,428.00</b>

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>07</b>  <b>Bank Of America</b> <b>Pob 17054</b> <b>Wilmington, DE 19884</b>	<b>W</b>	<b>Opened 3/06/01 Last Active 6/20/03</b> <b>CheckCreditOrLineOfCredit</b>				<b>0.00</b>
Account No. <b>xxxxxxxxxxx9955</b>  <b>Bank One</b> <b>125 S Main St</b> <b>Ann Arbor, MI 48104</b>	<b>J</b>	<b>Opened 5/08/97</b> <b>Secured</b>				<b>0.00</b>
Account No. <b>xxxxxxxxxx6353</b>  <b>Bank One</b> <b>900 Tower Dr 14th Floor</b> <b>Troy, MI 48098</b>	<b>J</b>	<b>Opened 4/01/02 Last Active 9/01/04</b> <b>ConventionalRealEstateMortgage</b>				<b>0.00</b>
Account No. <b>8006</b>  <b>Bk Of Amer</b> <b>4060 Ogletown/Stn De5-019-03-07</b> <b>Newark, DE 19713</b>	<b>J</b>	<b>Opened 11/01/02 Last Active 5/01/09</b> <b>CreditCard</b>				<b>3,587.00</b>
Account No. <b>xxxxxxxx7601</b>  <b>Chase</b> <b>Bank One Card Serv 800 Brooksedge</b> <b>Blv</b> <b>Westerville, OH 43081</b>	<b>H</b>	<b>Opened 12/01/05 Last Active 4/01/09</b> <b>CreditCard</b>				<b>4,012.00</b>
Sheet no. <b>2</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>7,599.00</b>



In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx3660  Chase Bank One Card Serv 800 Brooksedge Blv Westerville, OH 43081	H	Opened 12/01/02 Last Active 5/01/09 CreditCard				2,633.00
Account No. xxxxxxxx4611  Citi Po Box 6241 Sioux Falls, SD 57117	J	Opened 7/01/93 Last Active 6/14/01 CreditCard				0.00
Account No. xxxxxxxx0047  Citi Cards Po Box 6003 Hagerstown, MD 21747	W	Opened 3/11/06 Last Active 5/08/09 CreditCard				2,082.00
Account No. xxxxxxxx0002  Citifinancia Po Box 22065 Tempe, AZ 85285	W	Opened 9/01/02 Last Active 4/01/06 ChargeAccount				0.00
Account No. xxxxxxxx0010  DTE Energy P.O. Box 2859 Detroit, MI 48260-0001	H	Opened 6/01/95 Last Active 5/01/09 Other				740.00
Sheet no. <u>3</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						5,455.00

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx8591</b>  <b>Fmcc</b> <b>12110 Emmet</b> <b>Omaha, NE 68164</b>	<b>H</b>	<b>Opened 11/01/03 Last Active 11/01/04</b> <b>Automobile</b>				<b>0.00</b>
Account No. <b>xxxx6863</b>  <b>Fmcc</b> <b>12110 Emmet</b> <b>Omaha, NE 68164</b>	<b>H</b>	<b>Opened 12/01/00 Last Active 11/01/03</b> <b>AutoLease</b>				<b>0.00</b>
Account No. <b>xxxx1642</b>  <b>Ford Cred</b> <b>Po Box Box 542000</b> <b>Omaha, NE 68154</b>	<b>J</b>	<b>Opened 2/08/07 Last Active 10/31/08</b> <b>AutoLease</b>				<b>0.00</b>
Account No. <b>xxxx5639</b>  <b>Frd Motor Cr</b> <b>Pob 542000</b> <b>Omaha, NE 68154</b>	<b>J</b>	<b>Opened 11/01/01 Last Active 2/01/07</b> <b>Automobile</b>				<b>0.00</b>
Account No. <b>AENx785A0A</b>  <b>Frd Motor Cr</b> <b>Pob 542000</b> <b>Omaha, NE 68154</b>	<b>H</b>	<b>Opened 3/01/99 Last Active 12/01/00</b> <b>AutoLease</b>				<b>0.00</b>
Sheet no. <b>4</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>0.00</b>
Subtotal (Total of this page)						<b>0.00</b>

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>AEAx7880HR</b>  <b>Frd Motor Cr</b> <b>Pob 542000</b> <b>Omaha, NE 68154</b>	W	<b>Opened 9/01/99 Last Active 9/01/00</b> <b>Automobile</b>				<b>0.00</b>
Account No. <b>AEN178JL6A</b>  <b>Frd Motor Cr</b> <b>Pob 542000</b> <b>Omaha, NE 68154</b>		<b>Opened 5/01/98 Last Active 10/01/99</b> <b>AutoLease</b>				<b>0.00</b>
Account No. <b>xxxxxxx4862</b>  <b>Gemb/Ameagle</b> <b>Po Box 981400</b> <b>El Paso, TX 79998</b>	W	<b>Opened 7/01/05 Last Active 5/01/08</b> <b>ChargeAccount</b>				<b>0.00</b>
Account No. <b>xxxxxx9256</b>  <b>Gemb/Ameg Dc</b> <b>Po Box 981400</b> <b>El Paso, TX 79998</b>		<b>Opened 4/01/08 Last Active 5/01/09</b> <b>CreditCard</b>				<b>2,006.00</b>
Account No. <b>xxxxxxx3605</b>  <b>Gemb/Hmdscea</b> <b>Po Box 981439</b> <b>El Paso, TX 79998</b>	H	<b>Opened 8/01/07 Last Active 4/01/09</b> <b>ChargeAccount</b>				<b>856.00</b>
Sheet no. <b>5</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>2,862.00</b>

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xx4663</b>  <b>Gemb/Jcp</b> <b>Po Box 984100</b> <b>El Paso, TX 79998</b>	<b>W</b>	<b>Opened 12/11/06 Last Active 5/11/09</b> <b>ChargeAccount</b>				<b>539.00</b>
Account No. <b>-xx0517</b>  <b>Gemb/Jcp</b> <b>Po Box 981402</b> <b>El Paso, TX 79998</b>		<b>Opened 10/01/97</b> <b>ChargeAccount</b>				<b>0.00</b>
Account No. <b>x1537</b>  <b>Gemb/Jcp</b> <b>Po Box 981402</b> <b>El Paso, TX 79998</b>	<b>J</b>	<b>Opened 6/01/89 Last Active 3/01/05</b> <b>ChargeAccount</b>				<b>0.00</b>
Account No. <b>xxxxxxxx2504</b>  <b>Gemb/Jcp Dc</b> <b>Po Box 981402</b> <b>El Paso, TX 79998</b>		<b>Opened 9/01/06 Last Active 4/01/09</b> <b>CreditCard</b>				<b>2,633.00</b>
Account No. <b>xxxxxxxx3185</b>  <b>Gemb/Lowes</b> <b>Po Box 981400</b> <b>El Paso, TX 79998</b>	<b>H</b>	<b>Opened 5/01/05 Last Active 4/01/09</b> <b>ChargeAccount</b>				<b>3,536.00</b>
Sheet no. <b>6</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>6,708.00</b>

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx9945	W	Opened 5/01/89 Last Active 10/01/04 ChargeAccount				0.00
Gemb/Merv Po Box 981400 El Paso, TX 79998						
Account No. xxxxxxxx4896	W	Opened 5/26/89 Last Active 6/09/06 ChargeAccount				0.00
Gemb/Mervyns Po Box 981400 El Paso, TX 79998						
Account No. xxxxxx1514	H	Opened 4/01/05 Last Active 5/01/05 InstallmentSalesContract				0.00
Hfc Po Box 1547 Chesapeake, VA 23327						
Account No. xx-x9800	H	Opened 2/01/01 Last Active 7/01/01 InstallmentSalesContract				0.00
Hfc Po Box 1547 Chesapeake, VA 23327						
Account No. xx-x9690	H	Opened 1/01/01 Last Active 1/01/01 InstallmentSalesContract				0.00
Hfc Po Box 1547 Chesapeake, VA 23327						
Sheet no. 7 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			0.00

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxx1312</b>  <b>Hfc - Usa</b> <b>Pob 1547</b> <b>Chesapeake, VA 23327</b>	<b>H</b>	<b>Opened 5/01/05 Last Active 4/01/06</b> <b>CheckCreditOrLineOfCredit</b>				<b>0.00</b>
Account No. <b>xxxxxxx0098</b>  <b>Hsbc/Artvn</b> <b>Pob 15521</b> <b>Wilmington, DE 19805</b>	<b>H</b>	<b>Opened 8/01/99 Last Active 12/01/03</b> <b>ChargeAccount</b>				<b>0.00</b>
Account No. <b>xxxxxxx2152</b>  <b>Kohl/Chase</b> <b>N56 W17000 Ridgewood Dr</b> <b>Menomonee Falls, WI 53051</b>	<b>H</b>	<b>Opened 8/01/00 Last Active 5/01/09</b> <b>CreditCard</b>				<b>2,340.00</b>
Account No. <b>xxxxxxxxxxxxxxxxxxxx0706</b>  <b>Macatawa Bank</b> <b>10753 Macatawa Dr</b> <b>Holland, MI 49424</b>	<b>J</b>	<b>Opened 7/22/06 Last Active 7/10/08</b> <b>Secured</b>				<b>0.00</b>
Account No. <b>xx0368</b>  <b>Marathon Ash</b> <b>539 S. Main</b> <b>Findlay, OH 45840</b>	<b>H</b>	<b>Opened 12/01/98 Last Active 5/01/09</b> <b>CreditCard</b>				<b>524.00</b>
Sheet no. <u>8</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>2,864.00</b>

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxx6320	W	Opened 12/01/05 Last Active 5/08/09 ChargeAccount				611.00
Mcydsnb 9111 Duke Blvd Mason, OH 45040						
Account No. xxxxxxxxx9420	J	Opened 10/01/93 Last Active 4/25/09 ChargeAccount				423.00
Mcydsnb 9111 Duke Blvd Mason, OH 45040						
Account No. xxxxxxxxx2032	J	Opened 11/01/92 Last Active 5/01/02 CreditCard				0.00
Natl Cty Crd K-A16-2j One Ncc Pkwy Kalamazoo, MI 49009						
Account No. xxxxxxxxxxxxx7359	W	Opened 6/12/02 CreditCard				0.00
Newport News 101 Crossway Park West Woodbury, NY 11797						
Account No. xxxx6017	J	Opened 1/01/09 Last Active 12/01/08 Collection Sprint				138.00
Receivables Performa (Original Cred P.O. Box 768 Bothell, WA 98041						
Sheet no. <u>9</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,172.00

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxxx8510</b>  <b>Rnb - Mflds Po Box 9475 Minneapolis, MN 55440</b>	<b>J</b>	<b>Opened 10/12/93 ChargeAccount</b>				<b>0.00</b>
Account No. <b>xxxxxxxx4162</b>  <b>Sears/Cbsd Po Box 6189 Sioux Falls, SD 57117</b>	<b>W</b>	<b>Opened 2/01/92 Last Active 5/08/09 ChargeAccount</b>				<b>4,808.00</b>
Account No. <b>xxxxxxxx5760</b>  <b>Sears/Cbsd 701 East 60th St N Po Box 6241 Sioux Falls, SD 57117</b>	<b>W</b>	<b>Opened 7/01/05 Last Active 5/01/09 CreditCard</b>				<b>3,514.00</b>
Account No. <b>xxxxx6552</b>  <b>Tabank 5595 Trillium Blvd Schaumburg, IL 60192</b>	<b>H</b>	<b>Opened 8/01/00 Last Active 2/01/01 ChargeAccount</b>				<b>0.00</b>
Account No. <b>x9001</b>  <b>Target N.B. Po Box 673 Minneapolis, MN 55440</b>	<b>W</b>	<b>Opened 2/01/04 Last Active 6/01/05 ChargeAccount</b>				<b>0.00</b>
Sheet no. <u>10</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>8,322.00</b>



In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxx0704</b>	<b>W</b>	<b>Opened 2/24/04 Last Active 5/21/09 CreditCard</b>				<b>4,998.00</b>
<b>Target Nb Po Box 673 Minneapolis, MN 55440</b>						
Account No. <b>xxxxxxxxxxx9236</b>	<b>W</b>	<b>Opened 2/01/04 Last Active 3/01/09 CreditCard</b>				<b>4,859.00</b>
<b>Target Nb C/O Target Credit Services Minneapolis, MN 55440-0673</b>						
Account No. <b>x4769</b>	<b>J</b>	<b>Opened 10/12/93 Last Active 4/25/09 ChargeAccount</b>				<b>1,626.00</b>
<b>Tnb - Target Po Box 673 Minneapolis, MN 55440</b>						
Account No. <b>xxxxxxx6606</b>	<b>H</b>	<b>Opened 7/01/07 Last Active 5/01/09 CreditCard</b>				<b>1,019.00</b>
<b>Us Bank Cb Disputes Po Box 108 Saint Louis, MO 63166</b>						
Account No. <b>xxxxxxxxxx0000</b>	<b>J</b>	<b>Opened 6/01/95 ConventionalRealEstateMortgage</b>				<b>0.00</b>
<b>Washington Mutual Home 324 W Evans St Florence, SC 29501</b>						
Sheet no. <u>11</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>12,502.00</b>

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx5272  Wfb-Ne 4800 Nw 1st Street Suite 300 Lincoln, NE 68521	W	Opened 7/01/06 Last Active 11/01/06 CreditCard				0.00
Account No. xxxxxxxxxxxx3565  Wffinancial 3310 N Hayden Rd 1 Scottsdale, AZ 85251		Opened 3/01/00 Last Active 8/01/00 NoteLoan				0.00
Account No. xxxxx4650  Wfnbn/Express 4590 E Broad St Columbus, OH 43213	J	Opened 3/01/97 Last Active 5/15/97 ChargeAccount				0.00
Account No. xxxxx1549  Wfnbn/Express Structur Po Box 330064 Northglenn, CO 80233		Opened 6/21/06 Last Active 7/26/07 ChargeAccount				0.00
Account No. xxxxx9982  Wfnbn/Victorias Secret Po Box 182128 Columbus, OH 43218	J	Opened 4/11/94 Last Active 5/09/09 ChargeAccount				433.00
Sheet no. <u>12</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>433.00</b>

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx7301</b>  <b>Wings Fcu</b> <b>14985 Glazier Ave</b> <b>Apple Valley, MN 55124</b>	<b>J</b>	<b>Opened 11/01/02 Last Active 11/01/03</b> <b>Unsecured</b>				<b>0.00</b>
Account No. <b>xxxx7302</b>  <b>Wings Fcu</b> <b>14985 Glazier Ave</b> <b>Apple Valley, MN 55124</b>	<b>J</b>	<b>Opened 9/01/00 Last Active 5/01/02</b> <b>InstallmentSalesContract</b>				<b>0.00</b>
Account No. <b>xxxx7301</b>  <b>Wings Fcu</b> <b>14985 Glazier Ave</b> <b>Apple Valley, MN 55124</b>	<b>J</b>	<b>Opened 9/01/00 Last Active 11/01/01</b> <b>InstallmentSalesContract</b>				<b>0.00</b>
Account No. <b>xxxxxxxxxxxx3926</b>  <b>Wings Financial Fcu</b> <b>14985 Glazier Ave</b> <b>Apple Valley, MN 55124</b>	<b>W</b>	<b>Opened 11/06/97 Last Active 4/21/09</b> <b>CreditCard</b>				<b>1,995.00</b>
Account No. <b>xxxx7328</b>  <b>Wings Financial Fcu</b> <b>14985 Glazier Ave</b> <b>Apple Valley, MN 55124</b>	<b>W</b>	<b>Opened 8/14/96</b> <b>CheckCreditOrLineOfCredit</b>				<b>0.00</b>
Sheet no. <b>13</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>1,995.00</b>

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx1198</b>	<b>J</b>	<b>Opened 4/01/02 Last Active 3/01/09 CheckCreditOrLineOfCredit</b>				<b>1,292.00</b>
<b>Wings Fincl 14985 Glazier Aven Apple Valley, MN 55124</b>						
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <b>14</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>1,292.00</b>
Subtotal (Total of this page)						<b>1,292.00</b>
Total (Report on Summary of Schedules)						<b>60,632.00</b>

In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
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In re **Thomas Scott Heath,  
Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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In re **Thomas Scott Heath**  
**Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Daughter</b> <b>Son</b> <b>Son</b> <b>Son</b>	AGE(S): <b>10</b> <b>14</b> <b>16</b> <b>18</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		<b>Patient Services Representative</b>
Name of Employer	<b>Unemployed - Social Security Disability</b>	<b>St. Joseph Mercy Hospital</b>
How long employed	<b>Since 1998</b>	<b>3 years</b>
Address of Employer		<b>5301 E. Huron River Drive</b> <b>P.O. Box 995</b> <b>Ann Arbor, MI 48106</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>0.00</b>	\$ <b>2,470.40</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

3. SUBTOTAL

\$ <b>0.00</b>	\$ <b>2,470.40</b>
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): **Retirement contribution**

\$ <b>0.00</b>	\$ <b>380.55</b>
\$ <b>0.00</b>	\$ <b>295.28</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>120.91</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>0.00</b>	\$ <b>796.74</b>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>0.00</b>	\$ <b>1,673.66</b>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)  
8. Income from real property  
9. Interest and dividends  
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
11. Social security or government assistance (Specify): **SSD debtor**  
**SSI children**  
12. Pension or retirement income  
13. Other monthly income (Specify):

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>2,011.00</b>	\$ <b>0.00</b>
\$ <b>789.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>2,800.00</b>	\$ <b>0.00</b>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>2,800.00</b>	\$ <b>1,673.66</b>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>4,473.66</b>	
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(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re **Thomas Scott Heath**  
**Lesley Arvilla Heath**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>1,290.00</b>
a. Are real estate taxes included? Yes <u><b>X</b></u> No ____		
b. Is property insurance included? Yes <u><b>X</b></u> No ____		
2. Utilities: a. Electricity and heating fuel	\$	<b>260.00</b>
b. Water and sewer	\$	<b>0.00</b>
c. Telephone	\$	<b>0.00</b>
d. Other <u><b>Cable/satellite TV/phone</b></u>	\$	<b>170.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>100.00</b>
4. Food	\$	<b>800.00</b>
5. Clothing	\$	<b>150.00</b>
6. Laundry and dry cleaning	\$	<b>50.00</b>
7. Medical and dental expenses	\$	<b>260.00</b>
8. Transportation (not including car payments)	\$	<b>200.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>50.00</b>
10. Charitable contributions	\$	<b>10.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<b>0.00</b>
b. Life	\$	<b>7.22</b>
c. Health	\$	<b>181.78</b>
d. Auto	\$	<b>180.00</b>
e. Other _____	\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	<b>0.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<b>353.00</b>
b. Other <u><b>Furniture</b></u>	\$	<b>20.00</b>
c. Other _____	\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>0.00</b>
17. Other <u><b>Disability Insurance</b></u>	\$	<b>90.00</b>
Other <u><b>Non mandatory retirement contribution</b></u>	\$	<b>148.86</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<b>4,320.86</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		

### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<b>4,473.66</b>
b. Average monthly expenses from Line 18 above	\$	<b>4,320.86</b>
c. Monthly net income (a. minus b.)	\$	<b>152.80</b>



**United States Bankruptcy Court  
Eastern District of Michigan**

In re Thomas Scott Heath  
Lesley Arvilla Heath

Debtor(s)

Case No.  
Chapter

7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 29 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date July 1, 2009

Signature: /s/ Thomas Scott Heath

Debtor

Date July 1, 2009

Signature: /s/ Lesley Arvilla Heath

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_ [corporation or partnership] named as a debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_ sheets *[total shown on summary page plus 1]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature: \_\_\_\_\_

[Print or type name of individual signing on behalf of debtor]

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

# United States Bankruptcy Court Eastern District of Michigan

In re **Thomas Scott Heath**  
**Lesley Arvilla Heath**

Debtor(s)

Case No.  
Chapter

**7**

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$12,342.00</b>	<b>2009: YTD Wife wages</b>
<b>\$21,926.00</b>	<b>2008: Wife Employment Income</b>
<b>\$38,078.00</b>	<b>2007: Wife Employment Income</b>

**2. Income other than from employment or operation of business**

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

**3. Payments to creditors**

None ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITORDATES OF  
PAYMENTS

AMOUNT PAID

AMOUNT STILL  
OWING

None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF  
PAYMENTS/  
TRANSFERSAMOUNT  
PAID OR  
VALUE OF  
TRANSFERSAMOUNT STILL  
OWING

None ☐ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND  
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL  
OWING**4. Suits and administrative proceedings, executions, garnishments and attachments**

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY  
AND LOCATIONSTATUS OR  
DISPOSITION

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF  
PROPERTY

**5. Repossessions, foreclosures and returns**

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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**6. Assignments and receiverships**

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Institute for Financial Literacy PO Box 1842 Portland, ME 04104	6/18/2009	\$50

**10. Other transfers**

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☐ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NAME				

None

- ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 1, 2009

Signature /s/ Thomas Scott Heath  
**Thomas Scott Heath**  
 Debtor

Date July 1, 2009

Signature /s/ Lesley Arvilla Heath  
**Lesley Arvilla Heath**  
 Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court  
Eastern District of Michigan**

In re **Thomas Scott Heath  
Lesley Arvilla Heath**

Debtor(s)

Case No.

Chapter 7

**STATEMENT OF ATTORNEY FOR DEBTOR(S)  
PURSUANT TO F.R.BANKR.P. 2016(b)**

The undersigned, pursuant to F.R.Bankr.P. 2016(b), states that:

1. The undersigned is the attorney for the Debtor(s) in this case.

2. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]

☒ **FLAT FEE**

A.	For legal services rendered in contemplation of and in connection with this case, exclusive of the filing fee paid . . . . .	<u>900.00</u>
B.	Prior to filing this statement, received . . . . .	<u>0.00</u>
C.	The unpaid balance due and payable is . . . . .	<u>900.00</u>

☐ **RETAINER**

A. Amount of retainer received . . . . . \_\_\_\_\_

B. The undersigned shall bill against the retainer at an hourly rate of \$\_\_\_\_\_. [Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.

3. \$ **299.00** of the filing fee has been paid.

4. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Cross out any that do not apply.]

- A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- B. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- ~~D. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- E. Reaffirmations;
- F. Redemptions;
- G. Other:

**Exemption planning; preparation and filing of reaffirmation agreements and applications as needed.**

5. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**Representation of the debtor(s) in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CHAPTER 7 CASES - THE ABOVE FEE DOES NOT INCLUDE REPRESENTATION IN ANY MOTION FOR RELIEF OR OTHER MOTION FILED BY EITHER THE CHAPTER 7 TRUSTEE OR UNITED STATES TRUSTEE. FEES FOR SUCH SERVICES ARE SEPERATE AND WOULD BE ADDRESSED IN A SEPERATE FEE AGREEMENT EXECUTED AT THE TIME SUCH ISSUE AROSE. THIS APPLIES TO ANY ADVERSARY PROCEEDING OR OTHER NON-DISCHARGABILITY ACTION AS WELL. DEBTOR SHALL PAY AN ADDITIONAL \$200.00 FOR ATTENDANCE AT ANY ADDITIONAL 341 MEETING OF CREDITORS.**

6. The source of payments to the undersigned was from:

- |    |   |  |
|----|---|--|
| A. | _____ Debtor(s)' earnings, wages, compensation for services performed |  |
| B. | <b><u>XX</u></b> Other (describe, including the identity of payor)    | <b><u>Debtor's legal insurance through employer, Hyatt Legal Plans</u></b> |



7. The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or corporation, any compensation paid or to be paid except as follows:

Dated: July 1, 2009

/s/ Gregory L. Dodd

Attorney for the Debtor(s)

**Gregory L. Dodd P43404; Robert Keyes P68856**

**Dodd Keyes**

**300 North Huron**

**Ypsilanti, MI 48197**

**734-487-2611 gldpc@provide.net**

Agreed: /s/ Thomas Scott Heath

**Thomas Scott Heath**

Debtor

/s/ Lesley Arvilla Heath

**Lesley Arvilla Heath**

Debtor

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**Gregory L. Dodd P43404; Robert Keyes P68856**  
 Printed Name of Attorney  
 Address:  
**300 North Huron**  
**Ypsilanti, MI 48197**  
**734-487-2611**  
**gldpc@provide.net**

X **/s/ Gregory L. Dodd**  
 Signature of Attorney

**July 1, 2009**  
 Date

#### **Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Thomas Scott Heath**  
**Lesley Arvilla Heath**  
 Printed Name(s) of Debtor(s)

X **/s/ Thomas Scott Heath**  
 Signature of Debtor

**July 1, 2009**  
 Date

Case No. (if known) \_\_\_\_\_

X **/s/ Lesley Arvilla Heath**  
 Signature of Joint Debtor (if any)

**July 1, 2009**  
 Date

**United States Bankruptcy Court  
Eastern District of Michigan**

In re **Thomas Scott Heath  
Lesley Arvilla Heath**

Debtor(s)

Case No.  
Chapter

**7**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **July 1, 2009**

**/s/ Thomas Scott Heath**

**Thomas Scott Heath**

Signature of Debtor

Date: **July 1, 2009**

**/s/ Lesley Arvilla Heath**

**Lesley Arvilla Heath**

Signature of Debtor

Am Gen Fin  
2736 Jackson Rd.  
Ann Arbor, MI 48103-2090

Amer Gen Fin  
Arbor West Ctr. 2734 Jackson Rd.  
Ann Arbor, MI 48103

American General Finan  
2734 Jackson Ave  
Ann Arbor, MI 48103

Amex  
P.O. Box 981537  
El Paso, TX 79998

Bac Home Lns Lp/Ctrywd  
450 American St  
Simi Valley, CA 93065

Bank Of America  
Pob 17054  
Wilmington, DE 19884

Bank One  
125 S Main St  
Ann Arbor, MI 48104

Bank One  
900 Tower Dr 14th Floor  
Troy, MI 48098

Bk Of Amer  
4060 Ogletown/Stan De5-019-03-07  
Newark, DE 19713

Chase  
Po Box 901039  
Fort Worth, TX 76101

Chase  
Bank One Card Serv 800 Brooksedge Blv  
Westerville, OH 43081

Chase Manhattan Mtge  
3415 Vision Dr  
Columbus, OH 43219

Citi  
Po Box 6241  
Sioux Falls, SD 57117

Citi Cards  
Po Box 6003  
Hagerstown, MD 21747

Citifinancia  
Po Box 22065  
Tempe, AZ 85285

DTE Energy  
P.O. Box 2859  
Detroit, MI 48260-0001

Fmcc  
12110 Emmet  
Omaha, NE 68164

Ford Cred  
Po Box Box 542000  
Omaha, NE 68154

Frd Motor Cr  
Pob 542000  
Omaha, NE 68154

Gemb/Ameagle  
Po Box 981400  
El Paso, TX 79998

Gemb/Ameg Dc  
Po Box 981400  
El Paso, TX 79998

Gemb/Hmdscea  
Po Box 981439  
El Paso, TX 79998

Gemb/Jcp  
Po Box 984100  
El Paso, TX 79998

Gemb/Jcp  
Po Box 981402  
El Paso, TX 79998

Gemb/Jcp Dc  
Po Box 981402  
El Paso, TX 79998

Gemb/Lowes  
Po Box 981400  
El Paso, TX 79998

Gemb/Merv  
Po Box 981400  
El Paso, TX 79998

Gemb/Mervyns  
Po Box 981400  
El Paso, TX 79998

Hfc  
Po Box 1547  
Chesapeake, VA 23327

Hfc - Usa  
Pob 1547  
Chesapeake, VA 23327

Hsbc/Artvn  
Pob 15521  
Wilmington, DE 19805

Kohl/Chase  
N56 W17000 Ridgewood Dr  
Menomonee Falls, WI 53051

Macatawa Bank  
10753 Macatawa Dr  
Holland, MI 49424

Marathon Ash  
539 S. Main  
Findlay, OH 45840

Mcydsnb  
9111 Duke Blvd  
Mason, OH 45040

Natl Cty Crd  
K-A16-2j One Ncc Pkwy  
Kalamazoo, MI 49009

Newport News  
101 Crossway Park West  
Woodbury, NY 11797

Receivables Performa (Original Cred  
P.O. Box 768  
Bothell, WA 98041

Rnb - Mflds  
Po Box 9475  
Minneapolis, MN 55440

Sears/Cbsd  
Po Box 6189  
Sioux Falls, SD 57117

Sears/Cbsd  
701 East 60th St N Po Box 6241  
Sioux Falls, SD 57117

Tabank  
5595 Trillium Blvd  
Schaumburg, IL 60192

Target N.B.  
Po Box 673  
Minneapolis, MN 55440

Target Nb  
Po Box 673  
Minneapolis, MN 55440



Target Nb  
C/O Target Credit Services  
Minneapolis, MN 55440-0673

Tnb - Target  
Po Box 673  
Minneapolis, MN 55440

Us Bank  
Cb Disputes Po Box 108  
Saint Louis, MO 63166

Washington Mutual Home  
324 W Evans St  
Florence, SC 29501

Wfb-Ne  
4800 Nw 1st Street Suite 300  
Lincoln, NE 68521

Wffinancial  
3310 N Hayden Rd 1  
Scottsdale, AZ 85251

Wfnnb/Express  
4590 E Broad St  
Columbus, OH 43213

Wfnnb/Express Structur  
Po Box 330064  
Northglenn, CO 80233

Wfnnb/Victorias Secret  
Po Box 182128  
Columbus, OH 43218

Wings Fcu  
14985 Glazier Ave  
Apple Valley, MN 55124

Wings Financial Fcu  
14985 Glazier Ave  
Apple Valley, MN 55124

Wings Fincl  
14985 Glazier Aven  
Apple Valley, MN 55124